



NO FRESH START 2020

WILL STATES LET DEBT COLLECTORS PUSH FAMILIES INTO POVERTY IN THE WAKE OF A PANDEMIC?

APPENDIX E PROTECTION OF HOUSEHOLD GOODS

NCLC’s *Model Family Financial Protection Act* Recommendation: All household goods, but creditor can seek court order to seize any item worth over \$3,000

STATE	AMOUNT OF PROTECTION
“A” States Protect All Necessary Household Goods	
California	All necessary household goods
Connecticut	All necessary household goods
Hawaii	All necessary household goods
Kansas	All necessary household goods
Louisiana	No dollar cap for extensive list of household goods used by debtor or family
Maine	No dollar cap
New Mexico	All furniture, with no dollar cap
New York	Extensive list of household goods, including all furniture, with no dollar cap
Oklahoma	All household and kitchen furniture
Puerto Rico	All necessary household goods
“B” States Protect Household Goods Worth \$12,000 or More	
Massachusetts	\$15,000
Nevada	\$12,000
Ohio	\$13,400
Texas	\$85,000 (through use of a wildcard*)
Wisconsin	\$12,000
“C” States Protect Household Goods Worth Between \$8,000 and \$11,999	
District of Columbia	\$8,625
Minnesota	\$11,250
Rhode Island	\$9,600
West Virginia	\$8,000
“D” States Protect Household Goods Worth Between \$2,000 and \$7,999	
Alaska	\$4,050
Arizona	\$6,000

STATE	AMOUNT OF PROTECTION
“D” States Protect Household Goods Worth Between \$2,000 and \$7,999 (continued)	
Colorado	\$3,000
Idaho	\$7,500
Iowa	\$7,000
Kentucky	\$3,000
Missouri	\$3,000
Montana	\$4,500
Nebraska	\$3,000
New Hampshire	\$3,500
North Carolina	\$7,000
North Dakota	\$2,450 (through use of a wildcard*)
Oregon	\$3,000
South Carolina	\$5,050
Utah	\$4,000
Vermont	\$2,500
Virgin Islands	\$3,000
Virginia	\$5,000
Washington	\$6,500
Wyoming	\$4,000
“F” States Protect Less than \$2,000 in Household Goods	
Alabama	No protection
Arkansas	No protection
Delaware	No protection
Florida	No protection
Georgia	\$1,000 (through use of a wildcard*)
Illinois	No protection
Indiana	\$1,000 (through use of a wildcard*)
Maryland	\$1,000
Michigan	\$1,000
Mississippi	No protection
New Jersey	\$1,000
Pennsylvania	No protection
South Dakota	No protection
Tennessee	No protection

*This table assumes that, if the state allows a “wildcard” exemption (one that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice), the debtor will apply all or most of it first to protect a car up to \$15,000 in value, second to protect up to \$3,000 in a bank account, and third to protect household goods if the state does not provide an earmarked exemption for them.